

PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : Philip Carragher, Steven Earl Webster
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For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE
CREDITING
Group Art Unit : 3691
Examiner : Karmis, Stefanos

MS: RCE
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Request for Continued Examination (RCE) Transmittal;
2. Amendment and Response;
3. Information Disclosure Statement; and
4. PTO Form 1449 and Cited Art.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit

any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Date: October 23, 2007

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